

# Tennessee Securities Division

## *So, what happens next?*

1. Complete and sign the enclosed complaint form and return it to the Securities Division. Annuities are not securities under Tennessee law. Complaints involving annuities should be filed with the Insurance Division.
2. Attach copies of any account statements, confirmations, or sales literature to your complaint before you mail it.
3. You will be mailed a letter acknowledging the receipt of your complaint and given the name of the investigator handling your complaint.
4. Your complaint will be reviewed by an investigator to determine whether the complaint provides probable cause to believe that there has been a violation of the Tennessee Securities Act of 1980 or the Tennessee Securities Rules.
5. You will be contacted by the investigator if your complaint requires further information or further action.
6. You will be notified when your complaint is closed and given the reason for the closure.

### **Important Reminders:**

You have civil remedies under the Tennessee Securities Act of 1980; however, these remedies are governed by statutes of limitations that may prevent you from recovering your losses if you do not act in a timely manner. You will need to consult an attorney for further advice.

Any action the Securities Division takes on your complaint will be to enforce the Securities Act and Rules, not to recover investor funds. The Division does not legally represent individual interests and cannot compel anyone to return your money.